

**Information to identify the case:**

Debtor 1	Mark A. Zimmerman	Social Security number or ITIN xxx-xx-2468
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Angie A. Zimmerman	Social Security number or ITIN xxx-xx-8228
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-28248-ABA		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mark A. Zimmerman

Angie A. Zimmerman

1/24/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Mark A. Zimmerman  
 Angie A. Zimmerman  
 Debtors

Case No. 19-28248-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 41

Date Rcvd: Jan 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2020.

db/jdb	+Mark A. Zimmerman, Angie A. Zimmerman, 1798 Ferrari Drive, Vineland, NJ 08361-6302
518477254	AT & T, PO Box 41457, Philadelphia, PA 19101-1457
518477249	Akron Billing Center, P.O. Box 740021, Attn: Emrg Assoc Of SJ, Cincinnati, OH 45274-0021
518477253	+Apex Asset Mamanement Llc, 1891 Santa Barbara Dr Stw 204, Lancaster, PA 17601-4106
518477263	+Credit Control, 11821 Rock Landing Dr, Newport News, VA 23606-4225
518477264	+Discover Bank, 325 Chestnut St, Ste 501, Philadelphia, PA 19106-2605
518477266	Inspira Health, P.O. Box 48274, Newark, NJ 07101-8474
518477268	+Jefferson Health, PO Box 88, Philadelphia, PA 19105-0088
518477269	Labcorp, PO Box 2240, Burlington, NC 27216-2240
518477270	+Lyons Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Mt. Laurel, NJ 08054-2239
518477271	+MB financial services, 14372 Heritage parkway, Fort Worth, TX 76177-3300
518477273	Midland Mortgage, Po Box 5025, Oklahoma City, OK 73126
518477274	+Morton & Craig LLC, Deborah Morford Esq, 110 Marter Ave, Suite 301, Moorestown, NJ 08057-3124
518477276	Northstar Loaction Services, 4285 Genesee St, Attn Financial Services Dept, Cheektowaga, NY 14225-1943
518477277	+PMAB LLC, 4135 S Stream Blvd Ste, Charlotte, NC 28217-4636
518477278	PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
518477279	Pressler & Pressler, LLP, 7 Entin Rd, Parsippany NJ, NJ 07054-5020
518477280	Pro Co, PO Box 2462, Jefferson University Hospital, Aston, PA 19014-0462
518477281	Quest Diagnostics, P.O. Box 740775, Cincinnati, OH 45274-0775
518477282	+ROI, PO box 549, Timonium, MD 21094-0549
518477283	South Jersey Emer Phys, 2620 Ridgewood Road, Suite 300, Akron, OH 44313-3527
518477285	Vineland Medical Center, PO Box 62850, Baltimore, MD 21264-2850

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jan 25 2020 00:53:15 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 25 2020 00:53:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: GMACFS.COM Jan 25 2020 05:18:00 Ally Capital, P.O. Box 130424, Roseville, MN 55113-0004
518477251	+EDI: RMCB.COM Jan 25 2020 05:18:00 AMCA, PO Box 1235, C/O Quest Diagnostics, Elmsford, NY 10523-0935
518477250	+EDI: GMACFS.COM Jan 25 2020 05:18:00 Ally Financial, PO Box 130424, Saint Paul, MN 55113-0004
518477252	+E-mail/Text: bky@americanprofit.net Jan 25 2020 00:53:52 American Profit Recovery, 34405 W 12 Mile Road, Ste 379, Farmington Hills, MI 48331-5608
518477255	EDI: BANKAMER2.COM Jan 25 2020 05:18:00 Bank Of America, PO Box 7047, Dover, DE 19903-7047
518477257	EDI: CAPITALONE.COM Jan 25 2020 05:18:00 Capital One Bank, PO Box 85015, Richmond, VA 23285
518477258	+EDI: CITICORP.COM Jan 25 2020 05:18:00 Citibank NA, 701 East 60th Street North, Sioux Falls, SD 57104-0493
518477259	+EDI: WFNNB.COM Jan 25 2020 05:18:00 Comenity Capital Bank/Boscovs, PO Box 183003, Columbus, OH 43218-3003
518477260	+EDI: CONVERGENT.COM Jan 25 2020 05:18:00 Convergent, 500 SW 7th Street - Building A 100, C/O Verizon, Renton, WA 98057-2983
518477261	+EDI: CCS.COM Jan 25 2020 05:18:00 Credit Collection Services, PO Box 55126, RE:Jefferson health, Boston, MA 02205-5126
518477262	+EDI: CCS.COM Jan 25 2020 05:18:00 Credit Collection Services, PO Box 55126, Boston, MA 02205-5126
518477265	E-mail/Text: bknotice@ercbpo.com Jan 25 2020 00:53:21 ERC, PO Box 23870, Jacksonville, FL 32241-3870
518477267	EDI: JEFFERSONCAP.COM Jan 25 2020 05:18:00 Jefferson Capital System, 16 Mcleland Road, RE: Verizon, Saint Cloud, MN 56303
518477267	E-mail/Text: JCAP_BNC_Notices@jcapi.com Jan 25 2020 00:53:37 Jefferson Capital System, 16 Mcleland Road, RE: Verizon, Saint Cloud, MN 56303
518477275	+E-mail/Text: mpma1944@aol.com Jan 25 2020 00:53:17 MPMA Collections, PO Box 298, Millville, NJ 08332-0298
518477272	+EDI: MID8.COM Jan 25 2020 05:18:00 Midland Funding, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255
518477284	EDI: VERIZONCOMB.COM Jan 25 2020 05:18:00 Verizon, PO Box 25087, Wilmington, DE 19899-5087
518477286	E-mail/Text: BKRMailOps@weltman.com Jan 25 2020 00:53:25 Weltman Weinberg & Reis, 325 Chestnut St Ste 501, Philadelphia, PA 19106-2605

TOTAL: 20

District/off: 0312-1

User: admin  
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Total Noticed: 41

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
518477256 ##+Bridgeton Onized Credit Union, 2550 South Main Road, Vineland, NJ 08360-7138  
TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2020 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
John R. Morton, Jr. on behalf of Creditor Ally Capital ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmllawgroup.com  
Seymour Wasserstrum on behalf of Joint Debtor Angie A. Zimmerman mylawyer7@aol.com,  
ecf@seymourlaw.net  
Seymour Wasserstrum on behalf of Debtor Mark A. Zimmerman mylawyer7@aol.com,  
ecf@seymourlaw.net  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7